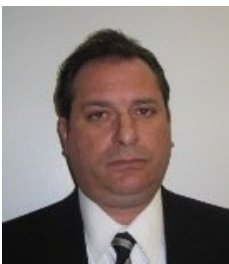


**OFFICE OF ATTORNEY GENERAL****INSURANCE FRAUD SECTION**
TOM CORBETT • ATTORNEY GENERAL
NEWSLETTER**INSURANCE AGENT ARRESTED IN \$200,000 INSURANCE FRAUD**

On March 23, 2009, Matthew Levin, a licensed insurance agent doing business as Laster, Samans & Levin, Inc. (LS&L), was arrested in Montgomery County.

According to the Complaint, in December of 2006, the Pennsylvania Department of Insurance (DOI) was notified that LS&L had failed to forward premium payments to insurance companies which had been collected from at least sixty-four (64) insureds/clients. Levin entered into a Consent Order with DOI in October of 2007, and surrendered his license and the license for LS&L. Levin and LS&L entered into various agreements with the insurance companies and the insurance companies agreed not to cancel the policies and continued the coverages. The amount of theft was in excess of \$200,000. Matthew Levin has been charged with one count of Theft by Failure to Make Required Disposition of Funds (F3), one count of Insurance Fraud (F3) and one count of Misapplication of Entrusted Funds (M2).

LIES LAND DEFENDANT IN STATE PRISON

On December 13, 2007, the defendant, Brian Stone, was charged with lying to PennDOT in order to obtain a Pennsylvania driver's license and registration and lying to the Progressive Insurance Company in order to obtain insurance. Stone has an extensive history of DUI offenses, dating back as far as 1998. Stone applied for a Pennsylvania driver's license on December 20, 2003, and lied on his application, stating that he had never been arrested or cited for a violation that carried a penalty of license suspension or revocation. At the time of the application, Stone had been cited for DUI on three separate occasions, including an arrest occurring less than 30 days prior to his application for a license. In March of 2006 Stone purchased a Subaru and registered it with PennDot in August of 2006. Four days prior to registering the vehicle, Stone, while serving a sentence of home confinement in West Virginia, rented a P.O. Box in Fayette County and listed the Pennsylvania address on an insurance policy. Stone bought a Ford truck and registered the vehicle with PennDot using the same PO Box and listed the vehicle as being insured. However, Stone never added the vehicle to his insurance and his policy was completely terminated in February 2007 for non-payment. On July 8, 2007, while driving under the influence of alcohol, Stone was involved in an accident that killed five people and injured seven others. The accident occurred in West Virginia. Stone was charged and convicted in West Virginia of the effects arising out of this fatal accident.

On March 10, 2009, Brian Stone pled guilty in Dauphin County to his Pennsylvania offenses; two counts of Tampering with Public Records (F3) and one count of Insurance Fraud (F3) and was sentenced to serve 33 to 69 months incarceration and was ordered to pay a fine of \$700 and all court costs.



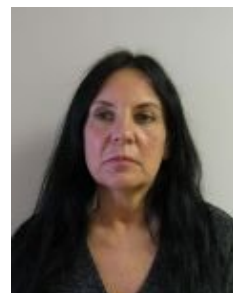
- On March 4, 2009, Steven Brubaker was arrested in Lancaster County. According to the Criminal Complaint, Brubaker, a licensed insurance provider, is the owner of TWC Resources and was also a registered representative for Woodbury Financial Services, Inc. Through his business, Brubaker contacted individuals to invest in unregistered securities in the form of private bearer bonds issued by TWC Philanthropic Pool. Brubaker sold these unregistered securities to David and Carol James in the amount of \$77,000. It is alleged that Brubaker did not actually invest these monies but instead, used the funds for his own personal use. The James' brought these allegations to our attention after Brubaker was originally charged in December 2008 for similar conduct with other victims.



Brubaker has been charged with one count of Theft by Deception (F3), one count of Theft by Failure to Make Required Disposition of Funds Received (F3) and one count of Sales and Purchases under the Securities Act (F3).

- On March 3, 2009, Terry Hill, Jr. was arrested in Lycoming County. According to the Criminal Complaint, Hill filed a workers' compensation claim with the Spherion Atlantic Workforce claiming that he was unable to work because he injured his right ankle and left knee while employed at Thermacore Overhead Door, located in Williamsport, Pennsylvania. It is alleged that Hill actually injured himself when he fell playing volleyball at a party. Terry Hill, Jr., has been charged with one count of Criminal Attempt/Theft by Deception (F3) and one count of Workers' Compensation Insurance Fraud (F3).
- On March 31, 2009, Sylvia Boronski was arrested in Berks County. According to the Criminal Complaint, Boronski fraudulently collected more than \$23,000 in lost wage

benefits from the Progressive Insurance Company by submitting numerous fraudulent "Verification of Lost Wage" forms to the insurer in support of her claim. After being injured in a car accident, Boronski filed a lost wages claim for purported income that, because of her injuries, she would be unable to earn from her job at "The Dispatchery". The Complaint further states that the wage verification forms received by Progressive appeared on business letterhead bearing the name, city and phone number of "The Dispatchery". The letters detailed specific physical jobs that Boronski purportedly would have performed and the wages she would have earned. It is alleged that "The Dispatchery" does not exist and that there were no lost wages. Sylvia Boronski has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).



- On March 23, 2009, Tammy Remphrey was arrested in Schuylkill County. According to the Criminal Complaint, Remphrey was injured while employed as an EMT for the Berwick Area Ambulance Association and received total disability benefits from SWIF beginning in January 2007. Remphrey returned to full-time duty on February 13, 2007, but allegedly continued to collect the disability benefits. Remphrey then resigned from Berwick and subsequently moved to Pottsville where she worked at a donut shop. Remphrey allegedly submitted another form to SWIF falsely claiming that she had not worked since she began to collect disability benefits. Remphrey subsequently obtained employment as an EMT at Pottsville Area Emergency Services and once again allegedly failed to report her employment to SWIF. Tammy Remphrey has been charged with two counts of Workers' Compensation Insurance Fraud (F3) and one count of Theft by Deception (F3).
- On March 19, 2009, Padraic O'Neill was arrested in Chester County. According to the Criminal Complaint, O'Neill's car was impounded after it was towed as a result of

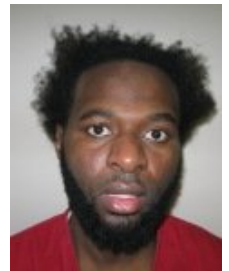
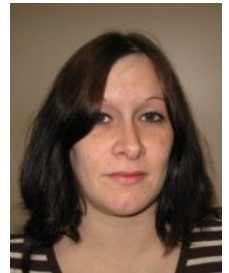


being illegally parked. O'Neill went to the tow lot to pick up his vehicle. The Complaint further states that when the owner of the lot did not show up quickly enough, O'Neill climbed over a fence and drove his vehicle through a locked gate. O'Neill filed a claim with the State Farm Insurance Company allegedly stating that he damaged his automobile when he inadvertently drove into a cable that was blocking an exit at his apartment. The State Farm Insurance Company paid \$10,737 on this claim. Padraic O'Neill has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).

- On March 31, 2009, Moncy Joy was arrested in Bucks County. According to the Criminal Complaint, Joy's vehicle was involved in a single vehicle accident. The following day, Joy contacted the Geico Insurance Company and added collision and comprehensive coverage to his existing Geico policy. The Complaint further states that Joy then called Geico and reported the damage to his vehicle and represented that the damage occurred after he had made the changes to his policy. It is alleged that Joy misrepresented the date of the accident in an attempt to have the newly acquired collision and comprehensive coverage pay for \$8,000 in repairs to his vehicle. Moncy Joy has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On March 30, 2009, Mary Madden was arrested in Washington County. According to the Criminal Complaint, Madden filed an insurance claim with the AFLAC Insurance Company seeking reimbursement of approximately \$4,800 for dialysis treatment she received at Monongahela Valley Hospital. In support of her claim, Madden presented a Sickness Claim Form and a Physician's Statement Form, indicating that she was hospitalized. Madden also presented a billing statement from the hospital showing that she underwent dialysis treatment. It is alleged that Madden did not receive any of the treatments she claimed and that the billing

statements were for her deceased father who had been on dialysis. Mary Madden has been charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and two counts of Forgery (M1).

- On March 30, 2009, James Coppedge, III, was arrested in Philadelphia County. According to the Criminal Complaint, Coppedge, after being injured in a car accident, submitted several disability statements to the AFLAC Insurance Company and, as a result, started receiving disability benefits. Coppedge's medical treatment lasted approximately six months. His doctor then advised him that he could return to work and provided him with a letter informing him that he could return to work. It is alleged that Coppedge continued to apply for disability benefits and resubmitted otherwise legitimate doctor's forms verifying his disability with the return to work date altered. As a result, AFLAC paid a total of \$3,720 in benefits to Coppedge. James Coppedge, III has been charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On March 16, 2009, Steffany Turns was arrested and on March 25, 2009, Raymond Lester was arrested in Dauphin County. According to the Criminal Complaint, Turns, an employee of Coventry Health Care, along with the co-defendant, Raymond Lester, filed a fraudulent insurance claim for dental benefits with Delta Dental. Turns allegedly allowed Lester to use her ex-husband's dental benefits to obtain a root canal. Steffany Turns and Raymond Lester have been charged with two counts of Insurance Fraud (F3), one count of Theft by Deception (M1), one count of Forgery (F3) and one count of Identity Theft (F3).



- On March 30, 2009, Jamie Baylor was arrested in Mercer County. According to the Criminal Complaint, beginning in August 2007, Baylor collected workers compensation benefits from the Travelers Insurance Company as a result of a work-related injury. Allegedly, in September 2007, Baylor began to work for another employer and in January 2008, Baylor reported to the Travelers Insurance Company that she had not been employed while receiving benefits. Jamie Baylor has been charged with two counts of Workers' Compensation Insurance Fraud (F3) and one count of Theft by Deception (M1).
- On March 16, 2009, Maurice Rouse was arrested in Cambria County. According to the Criminal Complaint, Rouse reported a vehicle accident to the Motorists Insurance Company, claiming that his wife, while driving their Altima, collided with another vehicle. Rouse was an excluded driver on the policy as his driver's license had been suspended. It is alleged that Rouse, and not his wife, was the driver of the vehicle at the time of the accident. Rouse allegedly attempted to settle the claim on a cash basis with the other driver, but after learning that the damage was approximately \$1,000, decided to pursue a fraudulent claim. Maurice Rouse has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).



- Everett Frank pled guilty to six counts of Insurance Fraud (F3), six counts of Identity Theft (F3) and one count of Forgery (F3) in Chester County. Frank owned a business known as Dents and Details and, in connection with his business, bought a series of cars from Sloane Toyota. The total value of all the cars purchased was in excess of \$183,000. Neither Frank nor his business had sufficient credit to secure the necessary loans for the vehicles. With each vehicle purchase, Frank requested that he be allowed to take the loan documents with him to sign and complete and Sloane Toyota allowed this

practice. On six separate occasions, Frank forged the name of his estranged wife, Michele Frank, and then submitted the documents to Sloane Toyota. Frank also presented forged insurance documents. The cars were purchased and titled in the names of Dents and Details, Inc. and Michele Frank. Michele Frank was unaware that her name and personal information was being used to obtain loans for the purchase of these vehicles and was unaware that the vehicles were being titled in her name. On March 3, 2009, Everett Frank was sentenced to serve 16 to 23 months incarceration, 2 consecutive years probation and ordered to pay restitution and all court costs.

- Zachary Landis pled guilty to one count of Criminal Attempt/Theft by Deception (F3) in York County. Landis fraudulently claimed to the Progressive Insurance Company that his Jeep was damaged in an accident approximately one week after he obtained full insurance coverage for the vehicle. Progressive deemed the vehicle to be a total loss, valued at more than \$9,000. The accident actually occurred a week prior to the date on which Landis obtained full coverage. On March 9, 2009, Zachary Landis was sentenced to serve 10½ to 23½ months incarceration and ordered to pay all court costs.

- Clarence Jackson and Jacqueline Cooper pled guilty to one count of Theft by Deception (F3) and one count of Conspiracy (F3) in Dauphin County. Jackson and Cooper, using their own names and a variety of aliases, engaged in a pattern of illegal activity while operating a public insurance adjusting business under the names of "Coast-2-Coast" and "Global Public Adjusters" in and around Dauphin, Delaware and Philadelphia counties and several locations in New Jersey. Jackson and Cooper went to residences, inspected the property for potential damage and convinced the



homeowners to let them file a claim against their insurance policy. In many cases, Jackson enhanced existing damage or created the appearance of new damage. Jackson and Cooper often submitted one or more insurance claims without the client's knowledge and forged client's signatures on paperwork and checks. Jackson and Cooper also submitted fraudulent invoices from non-existent contractors. On March 18, 2009, Clarence Jackson was sentenced to serve 9 to 23 months incarceration and Jacqueline Cooper was sentenced to serve 6 to 23 months incarceration. Both defendants received consecutive 3 years probation and were ordered to perform 50 hours of community service, pay a fine of \$250, restitution of \$66,314.09 and all court costs.

- Youa Lor pled guilty to one count of Criminal Attempt/Theft by Deception (M1) in Lancaster County. Lor filed a fraudulent claim with the Allstate Insurance Company, stating that his Eclipse had been stripped while parked overnight in the driveway of his residence. Lor also filed a report with the West Earl Township Police Department. During the night of the alleged incident, an anonymous tipster called 911 to report that Lor was committing "insurance fraud". After filing the claim, Lor gave the stripped vehicle and the "missing" car parts to an acquaintance in lieu of money he owed him. On March 3, 2009, Youa Lor was sentenced to serve 56 days to 1 year incarceration and was ordered to pay a fine of \$500 and all court costs.
- Darren Myer pled guilty to one count of Insurance Fraud (F3) in Lancaster County. Myer fraudulently reported to the Donegal Mutual Insurance Company that he injured his right arm when the window of a friend's car broke while he was pushing on it to close the car door. However, Myer's arm injury actually occurred as a result of him punching a window at a private residence during an altercation. On March 23, 2009, Darren Myer was sentenced to serve 5 years probation and ordered to complete a one-year inpatient treatment program, pay a \$100 fine and all



court costs.

- Lori Johnson pled guilty to two counts of Insurance Fraud (F3) and one count of Act 64 Drug Violations (F) in Allegheny County. Johnson passed approximately 44 prescriptions for Vicodin at numerous pharmacies in Allegheny and Greene Counties. These prescriptions were purportedly written by Johnson's boyfriend, a dentist practicing in Jefferson Hills, PA. The prescriptions were written for three of Johnson's sisters, her niece, her late father, and an individual by the name of Holly Johnson. On numerous occasions, payment for the scripts was submitted to Coventry Insurance and Highmark Insurance. It was learned that Holly Johnson was actually the name of the family dog. Johnson's father was deceased and Johnson's sisters and niece were not issued the prescriptions and did not authorize Johnson to present the prescriptions on their behalf. On March 4, 2009, Lori Johnson was sentenced to serve 3 years probation and ordered to attend drug/alcohol evaluation and treatment, perform 100 hours of community service, pay a \$1,000 fine and all court costs.
- Nancy Dyer pled guilty to one count of Criminal Attempt/Theft by Deception (M1) in Philadelphia County. Dyer, through an attorney, filed a fraudulent claim with the Farmers Insurance Company for injuries she allegedly received while sitting in a parked vehicle when it was struck in the rear. Actually, Dyer was not in the vehicle at the time of the accident. On March 6, 2009, Nancy Dyer was sentenced to serve 2 years probation and ordered to pay a fine of \$500 and all court costs.

(ARD) DISPOSITIONS

During the month of March, nine additional defendants received Accelerated Rehabilitative Disposition (ARD). Defendants who receive ARD are typically sentenced to serve 2 years probation and ordered to perform 50 hours of community service, pay full restitution and all ARD and court costs.